

<i>SERFF Tracking Number:</i>	<i>NBLI-125869805</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Benefit Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40662</i>
<i>Company Tracking Number:</i>	<i>AR-NYWLR</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Individual Whole Life Policy Replacement Page</i>		
<i>Project Name/Number:</i>	<i>2001 CSO Filing/AR-NYWLR</i>		

Filing at a Glance

Company: National Benefit Life Insurance Company

Product Name: Individual Whole Life Policy Replacement Page SERFF Tr Num: NBLI-125869805 State: ArkansasLH

TOI: L07I Individual Life - Whole	SERFF Status: Closed	State Tr Num: 40662
Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life	Co Tr Num: AR-NYWLR	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird

Authors: Wai Wong, Jane Buck	Disposition Date: 10/27/2008
Date Submitted: 10/22/2008	Disposition Status: Approved

Implementation Date Requested: 01/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name: 2001 CSO Filing	Status of Filing in Domicile: Pending
Project Number: AR-NYWLR	Date Approved in Domicile:
Requested Filing Mode: Other	Domicile Status Comments:
Explanation for Combination/Other: Certified	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 10/27/2008	
State Status Changed: 10/27/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Form NYWLR (Replacement Page Last Page)	
Individual Whole Life Policy	
2001 CSO FILING	
National Benefit Life Insurance Company	
NAIC Co. No. 61409	

<i>SERFF Tracking Number:</i>	<i>NBLI-125869805</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>AR-NYWLR</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Individual Whole Life Policy Replacement Page</i>		
<i>Project Name/Number:</i>	<i>2001 CSO Filing/AR-NYWLR</i>		

The purpose of this filing is to convert the bases of the cash and nonforfeiture values of previously approved individual whole life policy form NYWL to 2001 CSO.

Submitted herewith for your review and approval subject to deemer is form NYWLR replacement page Last Page. When approved, this page will replace the same page and form part of policy form NYWL Individual Whole Life Insurance policy last page revised, previously approved by your Department on July 25, 1996. The page will serve to convert the policy's cash value and nonforfeiture value bases to 2001 CSO. The page submitted has been designated form number NYWLR to distinguish it from the previously approved page.

Form NYWLR has been submitted to the Company's State of Domicile (New York) and approval is pending.

Page Last Page consists of the policy Table of Values and differs from the previously approved version in three respects only: (1) the stated bases of the cash values and nonforfeiture values have been changed to 2001 CSO tables; (2) the values shown have changed in accordance with the new cash value and nonforfeiture value tables; and (3) the form number in the lower left hand corner has been changed to "NYWLR". A Copy of the previously approved page marked to show these changes is submitted herewith to facilitate your review of this filing. Because form NYWLR consists only of Tables of Values not subject to readability certification requirements, no readability certification is submitted.

This policy is used as a conversion policy to convert the Company's inforce term life coverages to whole life. The policy is not illustrated. A specimen Statement of Policy Cost and Benefit Information is submitted herewith for your information. In addition, there is no change to the premiums charged or the death benefit payable.

An actuarial memorandum is also submitted herewith with respect to form NYWLR:

Company and Contact

Filing Contact Information

Jane Buck, Vice President General Counsel Jane.Buck@Primerica.com

SERFF Tracking Number: *NBLI-125869805* *State:* *Arkansas*
Filing Company: *National Benefit Life Insurance Company* *State Tracking Number:* *40662*
Company Tracking Number: *AR-NYWLR*
TOI: *L071 Individual Life - Whole* *Sub-TOI:* *L071.101 Fixed/Indeterminate Premium - Single Life*

Product Name: *Individual Whole Life Policy Replacement Page*
Project Name/Number: *2001 CSO Filing/AR-NYWLR*

333 West 34th Street (212) 615-7342 [Phone]
New York, NY 10001 (212) 615-7308[FAX]

Filing Company Information

National Benefit Life Insurance Company	CoCode: 61409	State of Domicile: New York
333 West 34th Street	Group Code: 41	Company Type:
New York, NY 10001	Group Name:	State ID Number:
(212) 615-7342 ext. [Phone]	FEIN Number: 23-1618791	

SERFF Tracking Number: NBLI-125869805 *State:* Arkansas
Filing Company: National Benefit Life Insurance Company *State Tracking Number:* 40662
Company Tracking Number: AR-NYWLR
TOI: L071 Individual Life - Whole *Sub-TOI:* L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Individual Whole Life Policy Replacement Page
Project Name/Number: 2001 CSO Filing/AR-NYWLR

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Benefit Life Insurance Company	\$50.00	10/22/2008	23400564

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/27/2008	10/27/2008

<i>SERFF Tracking Number:</i>	<i>NBLI-125869805</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Individual Whole Life Policy Replacement Page</i>		
<i>Project Name/Number:</i>	<i>2001 CSO Filing/AR-NYWLR</i>		

Disposition

Disposition Date: 10/27/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>NBLI-125869805</i>	<i>State:</i>	<i>Arkansas</i>
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Individual Whole Life Policy Replacement Page		Yes

SERFF Tracking Number: NBLI-125869805 State: Arkansas

Filing Company: National Benefit Life Insurance Company State Tracking Number: 40662

Company Tracking Number: AR-NYWLR

TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: Individual Whole Life Policy Replacement Page

Project Name/Number: 2001 CSO Filing/AR-NYWLR

Form Schedule

Lead Form Number: NYWLR

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	NYWLR	Certificate	Individual Whole Life Policy Replacement Page	Revised	Replaced Form #: NYWLR Previous Filing #: NYWL		NYWLR.pdf NYWL Last Page Rev previously approved marked to show changes for NYWLR.pdf

TABLE OF VALUES

THE VALUES AND PERIODS SHOWN IN THIS TABLE ARE FOR THE FACE AMOUNT OF INSURANCE AT THE AGE OF THE INSURED ON THE DATE OF ISSUE. VALUES ARE SHOWN FOR THE END OF EACH POLICY YEAR ASSUMING THAT PREMIUMS HAVE BEEN PAID FOR THE ENTIRE YEAR. IF PREMIUMS HAVE BEEN PAID FOR ONLY PART OF A POLICY YEAR VALUES WILL BE FURNISHED UPON REQUEST.

END OF POLICY YEAR	COLUMN 1		COLUMN 2		COLUMN 3	
	CASH OR LOAN VALUE		AMOUNT OF REDUCED PAID-UP INSURANCE		EXTENDED TERM INSURANCE YEARS	DAYS
1	\$ 0	\$	0		0	0
2	0		0		0	0
3	0		0		0	0
4	19.20		160		2	132
5	68.40		560		8	268
6	119.6 0		950		15	79
7	172.70		1320		20	29
8	227.70		1680		23	235
9	285.10		2030		26	111
10	345.10		2360		28	81
11	407.70		2690		29	267
12	473.00		3010		30	333
13	541.00		3310		31	297
14	611.70		3610		32	187
15	685.30		3890		33	27
16	761.60		4160		33	189
17	840.80		4430		33	316
18	922.80		4680		34	42
19	1007.80		4920		34	98
20	1095.90		5160		34	125

ANNUAL NONFORFEITURE FACTOR 54.5032

CASH VALUES, REDUCED PAID-UP-INSURANCE, AND EXTENDED TERM INSURANCE ARE BASED ON THE 2001 COMMISSIONERS' STANDARD ORDINARY (COMBINED SMOKER/NON-SMOKER) TABLE C (60% MALE, 40% FEMALE). THE INTEREST RATE USED IN MAKING THESE COMPUTATIONS IS 4.375% PER YEAR FOR ALL AGES.

VALUES AT ALL AGES ARE CALCULATED AT THE ACTUAL AGE OF THE INSURED.*

* ALL AGES ARE BASED ON ATTAINED AGE NEAREST BIRTHDAY.

WHOLE LIFE INSURANCE
INSURANCE PAYABLE AT DEATH
PREMIUMS PAYABLE FOR LIFE
NO DIVIDENDS

TABLE OF VALUES

THE VALUES AND PERIODS SHOWN IN THIS TABLE ARE FOR THE FACE AMOUNT OF INSURANCE AT THE AGE OF THE INSURED ON THE DATE OF ISSUE. VALUES ARE SHOWN FOR THE END OF THE POLICY YEAR ASSUMING THAT PREMIUMS HAVE BEEN PAID FOR THE ENTIRE YEAR. IF PREMIUMS HAVE BEEN PAID FOR ONLY PART OF A POLICY YEAR VALUES WILL BE FURNISHED UPON REQUEST.

END OF POLICY YEAR	COLUMN 1 CASH OR LOAN VALUE		COLUMN 2 AMOUNT OF REDUCED PAID-UP INSURANCE		COLUMN 3 EXTENDED TERM INSURANCE YEARS DAYS	
1	\$	0	\$	0	0	0
2		0		0	0	0
3		0		0	0	0
4		19.20		160	2	132
5		68.40		560	8	268
6		119.6 0		950	15	79
7		172.70		1320	20	29
8		247.70		1760	25	29
9		330.00		2240	30	29
10		420.00		2760	35	29
11		407.70		2690	29	267
12		473.00		3010	30	333
13		541.00		3310	31	297
14		611.70		3610	32	187
15		685.30		3890	33	27
16		761.60		4160	33	189
17		840.80		4430	33	316
18		922.80		4680	34	42
19		1007.80		4920	34	98
20		1095.90		5160	34	125

**VALUES WILL CHANGE BASED ON 2001 CSO TABLES
FOR THE FACE AMOUNT ISSUED.**

ANNUAL NONFORFEITURE FACTOR 54.5032

CASH VALUES, REDUCED PAID-UP-INSURANCE, AND EXTENDED TERM INSURANCE ARE BASED ON THE ~~1980~~ 2001 COMMISSIONERS' STANDARD ORDINARY (COMBINED SMOKER/NON-SMOKER) TABLE C (60% MALE, 40% FEMALE). THE INTEREST RATE USED IN MAKING THESE COMPUTATIONS IS ~~5.00~~ 4.375% PER YEAR FOR ALL AGES.

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INSURANCE PAYABLE AT DEATH
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Rate Information

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Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Certification/Notice		10/22/2008
Comments:			
N/A			

		Review Status:	
Satisfied -Name:	Application		10/22/2008
Comments:			
N/A			